

**Information to identify the case:**

Debtor 1	<u>John DuFresne</u>	Social Security number or ITIN	xxx-xx-8304
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ada S. DuFresne</u>	Social Security number or ITIN	xxx-xx-5410
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-22095-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John DuFresne

Ada S. DuFresne  
aka Adasuehey S. DuFresne

9/22/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 John DuFresne  
 Ada S. DuFresne  
 Debtors

Case No. 17-22095-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 72

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db +John DuFresne, 46 Wilson Ave, Bellmawr, NJ 08031-1258  
 jdb #+Ada S. DuFresne, 46 Wilson Ave, Bellmawr, NJ 08031-1258  
 516879399 Advocare Haddon Pediatric, PO Box 3001 D09, Marlton, NJ 08053  
 516879400 +Amcol Clmbia, Po Box 21625, Columbia, SC 29221-1625  
 516879401 +Apex Asset, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890  
 516879402 +Bay Area Credit Service LLC, Po Box 467600, Atlanta, GA 31146-7600  
 516879403 +Bellmawr Tax Office, Po Box 368, Bellmawr, NJ 08099-0368  
 516879404 Borough Of Bellmawr, PO Box 368, Sewer Bill, Bellmawr, NJ 08099-0368  
 516879406 C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399  
 516879407 +Caine & Weiner, Attn: Bankruptcy, 21210 Erwin Street, Woodland Hills, CA 91367-3714  
 516879409 #+Care Centrix, PO Box 7780, London, KY 40742-7780  
 516879411 Comcast, PO Box 3001, Southeastern, PA 19398-3001  
 516879415 +Cystic Fibrosis Services, 6931 Arlington Road 4th Floor, Bethesda, MD 20814-5231  
 516879416 +Diversified Adjustment, 600 Coon Rapids Blvd Nw, Coon Rapids, MN 55433-5549  
 516879417 Diversified Adjustment Service Inc, PO Box 32145, Fridley, MN 55432-0145  
 516879418 +Drs. D G Timms And J Koslow, 1104 Cooper Street, Woodbury, NJ 08096-3095  
 516879419 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 516879420 +Enterprise Rent-A-Car, 3011 Admiral Wilson Blvd, Merchantville, NJ 08109-3937  
 516879422 Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388  
 516879423 Geico, One Geico Center, Macon, GA 31296-0001  
 516879424 +Gloucester Township EMS Alliance Inc., PO Box 670, Cape May Court House, NJ 08210-0670  
 516879425 Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541  
 516879426 Highlights For Children, PO Box 4002862, Des Moines, IA 50340-2862  
 516879429 +Joseph F. McHugh Agency, 300 1/2 Broad Street, Florence, NJ 08518-1912  
 516879430 +Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020  
 516879431 Kevin Atlee DMD, 244 West Main Street, Moorestown, NJ 08057-2367  
 516879432 Laboratory Corporation of Amer, PO Box 2240, Burlington, NC 27216-2240  
 516879433 +Law Offices Of Faloni & Assoc., P.O. Box 1285, West Caldwell, NJ 07007-1285  
 516879434 Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626  
 516879435 +Lvnv Funding, PO Box 385908, Minneapolis, MN 55438-5908  
 516879437 +Medexpress Billing, 1751 Earl Core Road, Morgantown, WV 26505-5891  
 516879436 +Medexpress Billing, 2 South Black Horse Pike, Mount Ephraim, NJ 08059-1321  
 516879442 NJ E-Z Pass Violation Processing Center, PO Box 52005, Newark, NJ 07101-8205  
 516879440 New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331  
 516879441 +Next Generation Village, PO Box 865300, Orlando, FL 32886-5300  
 516879443 Omni Credit Services Of Florida, PO Box 31179, Tampa, FL 33631-3179  
 516879444 Our Lady Of Lourdes, PO Box 145465, Billing Dept, Cincinnati, OH 45250-5465  
 516879451 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 516879445 +Pediatric Dental Assoc., 401 South kings Highway Suite 4b, Cherry Hill, NJ 08034-2500  
 516879446 +Philadelphia Traffic Court, Pob 41819, Xerox Soluti, Philadelphia, PA 19101-1819  
 516879447 Pinnacle Behavioral health, 851 73 North Suite C, Marlton, NJ 08053  
 516879448 +Pinnacle Credit Servic, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045  
 516879449 Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516879452 +Quality Asset Recovery, PO Box 239, Gibbsboro, NJ 08026-0239  
 516879453 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775  
 516879454 Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105  
 516879455 +Sebring Acop LLC, 100 SE 3rd Avenue Suite 1800, Fort Lauderdale, FL 33394-0011  
 516879456 +Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352  
 516879458 State Of New Jersey, CN-190, Division Of Taxation, Trenton, NJ 08650  
 516879459 +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway Suite 302, Roseland, NJ 07068-1640  
 516879463 The Children's Hospital of Philadelphia, PO BOX 788017, Philadelphia, PA 19178-8017  
 516879405 +borough of Bellmawr EMS, PO Box 467, Lumberton, NJ 08048-0467  
 516879438 +mediCredit, PO Box 1629, Maryland Heights, MO 63043-0629  
 516879460 +sutherland Emergency Phys, LLC, PO Box 41541, Philadelphia, PA 19101-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Sep 22 2017 22:28:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 22 2017 22:40:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 22 2017 22:40:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516879408 +E-mail/Text: cms-bk@cms-collect.com Sep 22 2017 22:40:32 Capital Management Services,  
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
 516879412 +E-mail/Text: legal-dept@cooperhealth.edu Sep 22 2017 22:40:51 Cooper Health System,  
 One Cooper Plaza, Camden, NJ 08103-1489  
 516879413 +EDI: CCS.COM Sep 22 2017 22:28:00 Credit Collection Services, Two Wells Avenue, Dept 9135,  
 Newton, MA 02459-3225  
 516879414 +EDI: RCSFNBMARIN.COM Sep 22 2017 22:28:00 Credit One Bank Na, Po Box 98873,  
 Las Vegas, NV 89193-8873

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 72

Date Rcvd: Sep 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516879421 +E-mail/Text: bknotice@erccollections.com Sep 22 2017 22:40:54 ERC/Enhanced Recovery Corp,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
516879427 +EDI: IIC9.COM Sep 22 2017 22:28:00 IC Systems, Inc, 444 Highway 96 East, Po Box 64378,  
St Paul, MN 55164-0378  
516879428 EDI: IRS.COM Sep 22 2017 22:28:00 Internal Revenue Service, 955 South Springfield Avenue,  
Bankruptcy Department, Springfield, NJ 08071  
516879439 +EDI: MID8.COM Sep 22 2017 22:28:00 Midland Funding, Attn: Bankruptcy, PO Box 939069,  
San Diego, CA 92193-9069  
516879450 +E-mail/Text: bankruptcy@progfinance.com Sep 22 2017 22:40:57 Progressive,  
11629 South 700 East, Suite 250, Draper, UT 84020-8399  
516879457 EDI: SWCR.COM Sep 22 2017 22:28:00 Southwest Credit, 4120 International Pkwy Suite 1100,  
Carrollton, TX 75007-1958  
516879462 +EDI: TDBANKNORTH.COM Sep 22 2017 22:28:00 TD Bank, 9000 Atrium Way,  
Mt Laurel, NJ 08054-3952  
516879461 +EDI: TDBANKNORTH.COM Sep 22 2017 22:28:00 TD Bank, PO Box 8400, Lewiston, ME 04243-8400  
516879464 +E-mail/Text: bankruptcydepartment@tsico.com Sep 22 2017 22:41:35 Transworld Sys Inc,  
PO Box 15630, Wilmington, DE 19850-5630  
516879465 +EDI: VERIZONEAST.COM Sep 22 2017 22:28:00 Verizon,  
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225  
516879467 EDI: WFFC.COM Sep 22 2017 22:28:00 Wells Fargo Bank, PO Box 6995,  
Portland, OR 97228-6995

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516879410 ##+Children's Hospital Home Care, 950 Pulaski Drive, King of Prussia, PA 19406-2802  
516879466 ##Vision Financial Corp, PO Box 800, Purchase, NY 10577-0800

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joseph J. Rogers on behalf of Joint Debtor Ada S. DuFresne jjresq@comcast.net,  
jjresql@comcast.net  
Joseph J. Rogers on behalf of Debtor John DuFresne jjresq@comcast.net, jjresql@comcast.net  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5